DOCUMENT RESUME

ED 156 555 95 SO 010 775

TITLE Implementation of a Multi-Disciplinary Curriculum for Consumers' Education: Teacher Education Module 3.
INSTITUTION Florida State Dept. of Education, Tallahassee.
SPONS AGENCY Bureau of Occupational and Adult Education (DHEW/OE), Washington, D.C. Office of Consumers' Education.
PUB DATE [77]
NOTE 44p.; For related documents, see SO 010 773-776
AVAILABLE FROM Florida Department of Education, c/o ITV and Educational Products Distribution, Room 23, Avant Building, Tallahassee, Florida 32304 (free to professional education persons and groups only)

EDRS PRICE MF-$0.83 HC-$2.06 Plus Postage.
DESCRIPTORS Adult Education; Business Education; *Consumer Economics; *Consumer Education; Economic Education; Educational Objectives; Elementary Secondary Education; Group Activities; Higher Education; Home Economics Education; Inservice Teacher Education; *Interdisciplinary Approach; Language Instruction; Learning Activities; *Learning Modules; Mathematics Education; *Performance Based Teacher Education; Pretests; Science Education; Skill Development; Social Studies; State Curriculum Guides; Teacher Education

ABSTRACT

The document is the third in a series of four competency-based inservice teacher education modules in consumer education. The main objective of the program is to assist curriculum developers and elementary and secondary classroom teaches as they plan, develop, implement, and evaluate a multidisciplinary consumer education program. The present module provides exercises to help teachers integrate consumer education concepts and generalizations into social studies, home economics, mathematics, science, language arts, and business education. The module also presents pretest exercises to assess knowledge about applications of consumer economics, and explains why consumer economics is a good topic for an interdisciplinary course. Activities involve the teachers in filling in short-answer blanks, taking multiple-choice quizzes, classifying generalizations, drawing up budgets, selecting credit plans, balancing a checkbook, and identifying consumer education objectives. Upon completion of the exercises in this module, teachers should be able to select appropriate content; carry out instruction in consumer education for a particular grade level or academic discipline; and relate content of a discipline to particular consumer education topics. (Author/DB)

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Implementation of a Multi-Disciplinary Curriculum for Consumers' Education: Teacher Education Module 3.

Florida State Dept. of Education, Tallahassee.

SO 010 775

Project Title:
COMPETENCY-BUILDING IN CONSUMERS' EDUCATION
THROUGH MULTI-DISCIPLINARY TEACHER TRAINING

This module was developed by the Florida Department of Education under a grant from the United States Office of Consumers' Education, Washington, D.C.
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ACKNOWLEDGMENTS

These modules were field-tested with one hundred elementary and secondary teachers and curriculum supervisors in Florida. The following group of distinguished individuals served as a content Validation Panel for the modules: Norman Dodl, Professor of Education, Virginia Polytechnic Institute; Edna Johnson, Director of Consumer Services, Baltimore, Maryland; Lillian Mohr, Professor of Home Economics, Florida State University; Lee Richardson, Professor of Economics, Louisiana State University; and Stowell Symmes, Director of Curriculum, Joint Council on Economic Education. The final products reflect the many recommendations which were made by these persons.

The following individuals were principal consultants:

Module One —Dr. Joseph Hurst, Director of Consumer Education Project, University of Toledo

Module Two —Dr. James Charkins, Department of Economics, California State College, San Bernardino

Module Three—Dr. Dennis Hocker, Instructor, Brevard Community College

Module Four —Dr. Hazen Curtis, Emeritus Professor, Florida State University

Also, Dr. Frank Lowney, College of Education, Warren Wilson College, contributed to the modules.

The following persons served as the principal project staff: Dr. William Rader, Dr. Stanley Kmet, Mrs. Kathleen Funderburk. Dr. Pat Spears was co-director at the onset of the project.

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ABOUT THE MODULES

This module is one of four competency-based modules produced for use with in-service teacher education programs in the area of consumers' education. The principal purpose of the modules is to assist curriculum leaders and teachers with the planning, development, implementation and evaluation of a multi-disciplinary consumers' education school program. While the modules do not comprise a complete in-service program, they provide a substantial foundation for both **elementary** and **secondary** teachers.

Module 1 provides an orientation to this program area and presents a generalized curriculum framework for the shaping of instruction and curricula outcomes.

Module 2 presents a conceptual framework drawing on major consumer and economic concepts and economic generalizations which help comprise a core of competencies for the consumer educator. These concepts and generalizations provide the basis for curriculum building.

Module 3 provides a set of experiences designed to help teachers relate the above conceptual framework to existing traditional school subjects. Several exercises are provided to help the teacher integrate the above concepts and generalizations into an existing curriculum.

Module 4 provides experiences that will enable teachers to improve their techniques for the evaluation of student performance in consumers' education. Procedures for program evaluation are also outlined.

Each of the above modules is a self-contained product intended for teachers to complete at their own rate. One or all four modules can be used to improve competency in a given area. Each module contains a Terminal Performance Objective—a competency each teacher should acquire upon completion of the module. Enabling Objectives comprise subcompetencies teachers should achieve as they proceed through the module. Enabling Elements contain instructional content designed to help the teacher meet the Enabling Objective. Pre- and post-tests are provided to help the teacher determine whether the Enabling Objective has been mastered or where additional review is necessary. At the conclusion of the module a follow-up activity is suggested.

We sincerely hope that beyond creating basic teacher competencies in Consumers' Education, these modules stimulate a strong interest and enthusiasm in this vitally important field.

TERMINAL PERFORMANCE OBJECTIVE

The teacher will be able to select appropriate content, plan, and carry out instruction in Consumers' Education for a particular grade level or academic discipline.

ENABLING OBJECTIVES

The teacher will be able to—

1. State a rationale for a multi-disciplinary curriculum.

2. Identify disciplines that should include consumers' education content.

3. Relate content of a discipline to a particular consumers' education topic, and be aware of the role other disciplines may play in the teaching of the same topic.

PRE-ASSESSMENT

The teacher should complete the pre-assessment instrument before starting the module. The pre-assessment concerns itself with the knowledge base that is necessary to the terminal competency of the module. Users completing the pre-assessment with 100% accuracy should then consider themselves competent in this introductory material. Users not completing the pre-assessment with 100% accuracy should turn to page x to determine which enabling elements of the module warrant further study.

1. Which of the following is a valid reason for a multi-disciplinary consumers' education curriculum?
   a. some disciplines are more important than others
   b. home economics is an elective available to all students
   c. an extensive array of topics requires treatment in different subjects
   d. business education, home economics, and social studies can account for all the necessary learning experiences

2. Select the subjects that logically are generally important to a study of consumers' education. Place a check (√) next to those that are important.

_____ a. Nutrition	_____ f. Oceanography
_____ b. Mathematics	_____ g. Language Arts
_____ c. Spanish	_____ h. Criminology
_____ d. Psychology	_____ i. Science
_____ e. Health	_____ j. Law

3. Which of the following statements is most nearly correct about the relationship between the subject matter area and Consumers' Education?
   a. Business Education focuses only on the development of vocational skills
   b. Psychology aids students with the interpretation of communication
   c. Mathematics aids students with an understanding of the ethics of consumer decision-making
   d. Science provides students with information about the use and conservation of natural resources

Match the discipline in Column I with the description in Column II. Some of the descriptions in Column II may relate to more than one discipline.

Column I	Column II
4. Business Education	a. Analyzes the semantics of advertising
5. Home Economics	b. Analyzes the chemical components of a product
6. Social Studies	c. Analyzes a balance sheet
7. Language Arts	d. Converts product costs to a unit basis
8. Mathematics	e. Considers impact of decisions on groups
9. Science	f. Evaluates appliances and furniture
	g. Deals with the management of family resources

10. Which of the following is a good source for finding consumers' education instructional materials?
    a. A textbook
    b. Your students
    c. Newspapers and magazines
    d. All of the above

11. Consumers' Education should be exclusively fitted into which of the following disciplines?
    a. Home Economics
    b. Mathematics
    c. Social Studies
    d. Business Education
    e. None of the above

12. Which of the following should be most important to an instructor of Consumers' Education?
    a. Recognizes the essence of the multi-disciplinary approach
    b. Knows most facts related to Consumers' Education
    c. Is aware that mastering consumer facts is more important than learning how to make wise consumer decisions
    d. Recognizes the lack of importance of values in Consumer Education issues

13. The most logical sequence of the following is:
    a. Decision-making, values, skills, knowledge
    b. Skills, decision-making, values, knowledge
    c. Knowledge, decision-making, values, skills
    d. Knowledge, skills, values, decision-making

14. The most important skill that a competent consumer should acquire is how to:
    a. make informed choices
    b. read newspaper advertising
    c. use department store catalogs
    d. seek redress from grievances

ANSWERS TO PRE-ASSESSMENT

Item	Answer	Enabling Element	Page
1	c	1	6
2	a, b, d, e, g, i, j	1	6
3	d	1	6
4	c	2	10
5	g	2	10
6	e	2	10
7	a	2	10
8	d	2	10
9	b	2	10
10	d	3	15
11	e	3	15
12	a	3	15
13	d	3	15
14	a	3	15

ENABLING ELEMENT 1

Rationale for a Multi-Disciplinary Consumers' Education Curriculum

In 1970, the President's Committee on Consumer Interests outlined what it termed the interdisciplinary approach to consumers' education. This approach can vary from an incidental focus to a highly sophisticated and complex instructional system. This committee recommended home economics, business education and social studies as core disciplines, but listed others as supplemental components.

In this module, a multi-disciplinary approach is advocated. Such an approach permits the proponents of each discipline to relate the concepts of that discipline to Consumers' Education in order to promote with students the development of consumer competencies.

The case for a multi-disciplinary curriculum can be illustrated by the purchase of an automobile. Such purchase decisions are made ten million or more times each year. When a family or household decides that it needs a different car, it must first determine how it will use the car and how much of its budget can be used for purchase. If the family already possesses a car, maintenance costs are a necessary part of the family budget. Decisions such as these help provide the rationale for the home economics curriculum.

Such questions as what kind of car to buy and what characteristics it should have require an answer. A household will want to know what models are available, what claims are made for performance, what warranty coverage is provided and similar information. Finding answers to these questions requires the employment of language arts and reading skills.

If a car with similar characteristics is available through several dealers and individual owners, a knowledge of reputable dealers, available automobile service, profit margins, and general competitive conditions will assist a family in making a wise purchase. This knowledge is provided, in part, through the business education curriculum.

Ordinarily, a car is driven by the prospective buyer before it is actually purchased. As the mechanical condition of the automobile is checked, scientific principles and knowledge are used. This knowledge, in part, can be acquired through the science education curriculum.

Payment for the automobile must be arranged. Since most purchasers cannot pay the entire purchase price, some terms must be worked out. The calculation of interest and other service charges need to be done for several alternative credit plans so that the purchaser may minimize the total cost of the transaction. Mathematical skills, including calculations, are involved in this process.

The purchase of a car has implications for the economy and society. If the car is new and is an addition instead of a replacement for an older car, then total traffic has increased by one car. Problems of transportation, pollution, and economy-related issues are all appropriate for inclusion in the social studies curriculum.

From both a theoretical and a practical point of view, consumers' education is

multi-disciplinary in nature. As consumers seek to operate effectively in the marketplace, they must draw upon both knowledge and skills from many disciplines.

The following illustrates this point clearly. Students should be acquainted with the importance of resources: human, natural, capital, and time. The diverse institutions, social conditions, settings, and ecological implications linked with consumer decision-making logically dictate that a study of those topics be approached from as many subject areas as possible. Practical courses such as agriculture, typing, and business law are useful in providing answers to a multitude of consumer questions. Through ecological and natural science courses, students gain information which can help them make decisions about the wise use of natural resources. Courses in social studies, home economics, and agriculture can enable students to gain knowledge and skills in the selection, use, and renewal of human resources.

Other disciplines also provide content important to the development of consumer competencies. Recreation and physical education courses enable students to gain information which will help them determine the wise use of leisure time. Language arts offerings enable students to become critical evaluators of information and to communicate clearly information necessary to make economic and consumer decisions. Mathematics can help students develop skills that will enable them to compute costs of anticipated purchases. Distributive education can provide students with opportunities to combine school-based education with community-based education to reduce the shock of entry into the adult world.

Table 1 illustrates further the multi-disciplinary character of consumers' education. Based on the collective opinions of specialists in consumers' education, the table helps document the relative importance of many disciplines to consumer decision-making.

Table 1

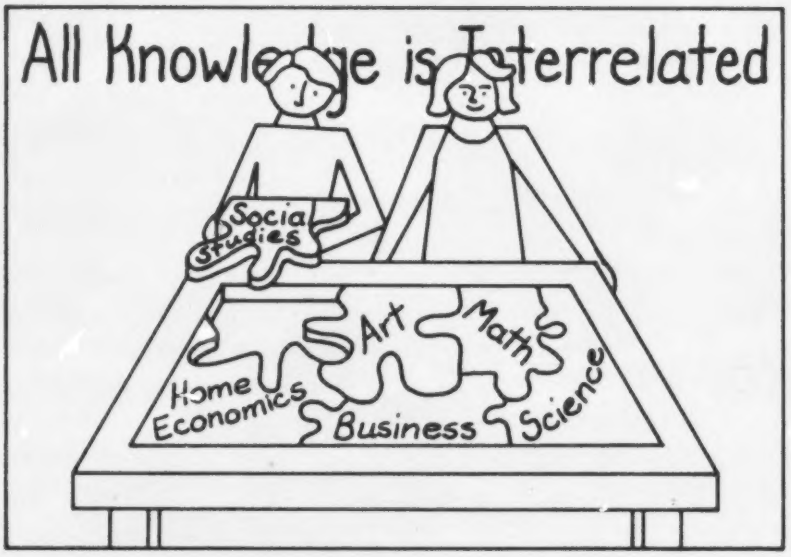
INTERDISCIPLINARY ANALYSIS OF CONSUMER EDUCATION CONTENT

(According to a Study Performed for the U.S. Office of Consumers' Education)

Academic Field	Academic Field's Importance to Study of Consumer Decision-Making Processes
Anthropology	3
Biological Sciences	2
Business Education	1
Business Management	2
Consumer Economics	1
Economics	1
English Literature	3
Fine Arts	3
Health (Physical Education)	2
Home Economics	1
Journalism	2
Languages	3
Law	2
Marketing/Sales	1
Mathematics	2
Nutrition	2
Personal Finance	1
Philosophy/Logic/Religion	2
Political Science	2
Psychology	1
Science (Physical)	3
Social Studies	2
Social Welfare	2
Sociology	2
Speech	2

1–very important
2–moderate importance
3–little or no importance

In summary, just as consumers' education interrelates several disciplines, so too can it be seen that all knowledge is interrelated, as the illustration on the following page indicates.



Functioning effectively in today's society requires more than a mastery of individual disciplines. Citizens must be able to draw on several to comprehend even a single consumer issue.

How well do you understand the rationale for a multi-disciplinary curriculum? Let's try these few exercises as a check!

1. Which of the following is a valid reason for a multi-disciplinary curriculum?
   a. Some disciplines are more important than others.
   b. Home Economics is an elective available to all students.
   c. An extensive array of topics requires treatment in different subjects.
   d. Business Education, Home Economics, and Social Studies can account for all the necessary learning experiences.

2. Select the subjects that logically are generally important to a study of consumers' education. Place a check (√) next to those that are important.

   _____ a. Psychology
   _____ b. Language Arts
   _____ c. Science
   _____ d. Nutrition
   _____ e. Spanish
   _____ f. Health
   _____ g. Criminology
   _____ h. Law
   _____ i. Mathematics
   _____ j. Oceanography

3. Which of the following statements is most nearly correct about the relationship between the subject matter area and consumers' education?
   a. Business Education focuses only on the development of vocational skills.
   b. Psychology aids students with the interpretation of communication.
   c. Mathematics aids students with an understanding of the ethics of consumer decision-making.
   d. Science provides students with information about use and conservation of natural resources.

ANSWERS: 1-a, 2-a,b,c,d,f,h,i; 3-d

ENABLING ELEMENT 2

Subjects That Can Include Consumers' Education Topics

While not every academic discipline can readily accommodate consumers' education, most can. Among the important disciplines are business education, home economics, and social studies.

Business Education focuses on the improvement of economic understanding and the development of personal economic competence, as well as preparation for vocations in business. The business curriculum also helps equip students with typewriting and bookkeeping skills which can be used for personal or professional purposes.

Business Education normally includes such courses as general business, consumer economics and business law. Concepts in consumers' education that are appropriate for inclusion in these business courses include income, spending, credit, and saving and investment.

Home Economics assists students with the development of economic concepts and principles and the application of these concepts and principles to personal and family decisions. While not taught as a separate subject in the elementary grades, home economics as an applied subject filters through the curriculum. In the early primary grades, for example, pupils can develop an understanding and appreciation of the importance of management and economics in family living. General goals for home economics include at least the following:

1. To manage the human and material resources
2. To know and acquire skills for meeting the basic nutritional needs of self and family
3. To create and maintain an appropriate environment for self and others
4. To select and maintain clothes for self and family
5. To acquire entry level comparisons in a chosen related occupation

Like the others above, the **Social Studies** have an obvious role in consumers' education. While it is frequently approached from the viewpoint of groups and the social system, social studies also focuses on the interrelationship of the individual and the social processes. Historical topics that could be studied include the life of a Boston family during the colonial period, the impact of the Great Depression on a particular working family, and the effects of poverty on the development of job skills. Courses in economics emphasize the description and analysis, the economic principles and institutions through which goods and services are produced. These courses may also include an examination of such key concepts as distribution, consumption and exchange, supply and demand, money and banking.

A course in consumer economics may be offered by either business education, home economics, or social studies. Such a course would normally include an analysis of individual consumer decision-making in budgeting, credit, food and clothing purchases, buying or renting a house or apartment, transportation, medical expenditures, insurance, saving or investing, taxation, consumer protection, and consumer rights and responsibilities.

The **Language Arts** curriculum has numerous opportunities for the inclusion of consumers' education content. Students may read and actually simulate the completion of credit application forms. Novels, both historical and contemporary, often deal with the economic problems of individuals and families. Students can be introduced to semantics, particularly related to advertising. They may also perform in dramatic productions related to the consumer.

There are numerous applications of consumers' education to **Mathematics.** Since mathematics deals with computational skills, a variety of operations can be performed by students related to spending, saving, investing, and credit. Students can calculate percentages, sharpen their skills with the metric system, calculate discounts, calculate sales tax, calculate unit costs, and practice interpreting charts and graphs. Some of these skills may also be developed in language arts and social studies.

One of the chief contributions of **Science** to consumers' education is the development of critical thinking and problem-solving skills. Among the science-related topics that can be included are product analysis, environmental information, nutrition studies, textile analysis, food sanitation, and the effects of chemicals.

By no means are the possibilities for consumers' education in school subjects exhausted. In **Art,** students may be exposed to the visual aspect of purchasing, art appreciation, the development of discriminating taste, and product design.

In **Health,** students may learn how to obtain help for the treatment of medical problems. They may learn about community health resources and how to recognize quackery.

Through **Industrial Arts** students may learn how to evaluate appliances and furniture, how to evaluate the work of a repair person, things to look for in buying a used car, and information about the making of minor home and auto repairs.

Music can provide information to students about the purchase of musical equipment. In addition, the contribution of music to a person's recreational time can be explored.

Physical Education also has a consumers' education component. The purchase of sports equipment is obvious, since a person needs to be aware that various qualities of tennis racquets, for example, are available! Thus an intelligent consumer decision needs to reflect the intent and skill of the player.

To provide the reader with an opportunity to apply at least six disciplines to consumers' education, the following chart is provided to illustrate a multi-disciplined approach to the concept of advertising. Segments of advertising objectives have been adapted to each grade level and six selected curriculum areas. Each objective is listed at the top of the column, and adapted segments or sub-objectives are listed beside each curriculum area. The suggested implementation is placed beside the sub-objective it supports.

Suggested adaptations of sub-objectives and implementation to various curriculum areas are not intended to limit creativity; rather, they are offered to "trigger" each person's own treatment of the objective and its implementations under each subject area. Curriculum developers and instructional personnel may be motivated to expand, reject, modify, and create their own suggestions as they view the chart.

K-3		4-6		CONCEPT:
DEMONSTRATE THAT ADVERTISING IS USED TO ATTEMPT TO SELL PRODUCTS TO CONSUMERS		CLASSIFY EXAMPLES OF DIFFERENT ADVERTISING TECHNIQUES		
OBJECTIVE	**IMPLEMENTATION**	**OBJECTIVE**	**IMPLEMENTATION**	**CURRI AR**
Advertising creates demand	Bring toys to class. Have each child describe one without showing it.			Business
Advertising gives information				Home
	Children draw pictures of what things they would like to have	Identify the different ways ads try to sell (testi- monials and		Language
	Children discuss ads they have cut from newspapers or magazines	scientific evidence, plain folks, etc.)		Mathe
		Advertising is aimed at certain specific buyers	Discuss an ad for auto tires in sports pages	Sci
			Watch Saturday morning cartoon ads. Report on products advertised	Social

DIRECTIONS: Complete blank boxes in chart for either

ADVERTISING 7-9 10-12

	COMPARE AND CONTRAST ADVERTISING TECHNIQUES THAT INFLUENCE DEMAND FOR PRODUCTS		ANALYZE AN ADVERTISING CAMPAIGN AND DETERMINE ITS IMPACT UPON CONSUMER BUYING	
CULUM EA	**OBJECTIVE**	**IMPLEMENTATION**	**OBJECTIVE**	**IMPLEMENTATION**
Education	Advertising adds costs to goods and services			Show how advertising creates new markets
Economics		Compare ad claims for food products to nutritional information		
Arts	Detect ads which are misleading	Examine ads to determine implied claim. Determine whether claim can be validated.		Read the *Hidden Persuaders* by Vance Packard
matics	Compare the advertising costs of different media			Calculate the unit cost of a product as it is increased by a $1 million advertising campaign
ence		Analyze an advertised product to determine whether it meets advertised specifications		Analyze an alleged scientific claim made in an advertisement
Studies	Show how product sales are influenced by advertising techniques		Develop an advertising campaign for an imaginary product	

elementary (K-6) or secondary (7-12), as appropriate.

Try This Exercise

If you can match the disciplines in Column I with the descriptions in Column II, you will have comprehension of how a particular discipline may be related to consumers' education. Keep in mind that some disciplines could actually include more than one of the descriptions.

Column I	Column II
_____ 1. Business Education	A. Converts product costs to a unit basis
_____ 2. Home Economics	B. Evaluates appliances and furniture
_____ 3. Social Studies	C. Analyzes the semantics of advertising
_____ 4. Language Arts	D. Analyzes a balance sheet
_____ 5. Mathematics	E. Considers impact of decisions on groups
_____ 6. Science	F. Deals with the management of family resources
	G. Analyzes the chemical components of a product

ANSWERS: 1-D; 2-F; 3-E; 4-C; 5-A; 6-G

ENABLING ELEMENT 3

Suggestions for a Multi-Disciplinary Approach Using the Topic 'Comparative Buying in a Competitive Market'

INTRODUCTION

Consumers must decide which products are right for them. They must decide whether or not a particular purchase is a good idea. These decisions are made on the basis of personal and family or household finances, realization of needs and wants, and availability and expectations of the product. Purchase decisions reflect a combination of influencing factors—advertisements, personal and cultural values, efficient use of limited financial resources such as money and credit. Awareness of alternative purchases must be combined with decision-making skills that enable a person to utilize his or her resources wisely and to become a competent consumer.

In this section, six economic generalizations are presented. Each generalization is followed by one or more applications to various disciplines. These applications focus on knowledge, values, skills, and decision-making. These same generalizations may apply to other disciplines as well. If your subject area is not included, the suggested applications may imply ways through which your subject area can be related.

Generalization #1

Basic needs are common to all individuals and societies. They can be classified in several ways. One such classification is:

a. Physiological
b. Safety
c. Love and belongingness
d. Esteem needs (prestige or recognition)
e. Self-actualization (to become something or someone)

Social Studies

Social Studies includes the study of the free enterprise system as well as other economic systems. The role of competition and the effect of consumer demand on the market are significant elements of that study.

In addition, students develop a concept of culture that helps them understand the universality of human needs and wants.

Example A—Knowledge

List examples of societies where individual needs are NOT being met. Tell what need

is not being met. Note that resources are scarce in all societies relative to wants but certain societies have what seem to be greater needs.

	Society	Need
1.	_____	_____
2.	_____	_____
3.	_____	_____
4.	_____	_____
5.	_____	_____

*A society may be classified as a foreign country, or as a cultural group (such as Appalachia, U.S.A.).

Home Economics

Home Economics helps prepare students for both the consumer and producer roles which they will play in the family or household and in society. Like social studies, this subject area focuses on the development of knowledge, attitudes, and skills which will permit students to make rational and intelligent consumer decisions. Through instruction in home economics, students require an understanding of issues affecting the consumer in the marketplace and his or her role and responsibilities in the economic system.

Suggested Answers to Example A—Knowledge

1. Food—India, Bangladesh
2. Housing—Appalachia (U.S.A.)
3. Medical—African Nations
4. Energy—United States, European nations
5. Self-actualization—U.S. minority groups
6. Safety—U.S. large city dwellers

Example B—Identifying Personal Values and Preferences

Imagine all your needs and wants could be met without your having to make choices; in other words, imagine that you and your family did not experience scarcity. How would this change your personal life? Your social life? Your family life?

List changes in your personal life if you could have all you wanted.

1. _____
2. _____
3. _____

Do the same with your social life.

1. _____
2. _____
3. _____

Do the same with your family life.

1. _____
2. _____
3. _____

Example C—Decision-Making

A. List the eight things you feel you need in order to live the life-style you might like.

1. _____ 5. _____
2. _____ 6. _____
3. _____ 7. _____
4. _____ 8. _____

B. Cross out four in the above list you could live without. List here the four now most necessary.

1. _____ 3. _____
2. _____ 4. _____

C. Now cross out two more. This will make it much harder to live, but it will still be possible. The two left are:

1. _____ 2. _____

D. Re-examine your life and all the above needs. Is there a need not identified above that you should add to your list to make life possible for you?

It is _____

Generalization #2

Knowing the differences between what you perceive as needs and what you perceive as wants and recognizing your own personal preferences helps in the consumers' decision-making process. Intelligent or wise decisions require an understanding of oneself and his or her relationships with others.

Business Education

Business Education assists students in acquiring competencies basic to the American economic system. Emphasis is placed on an understanding of how wants and needs are satisfied through physical and mental work; the role of government in the free enterprise system; factors affecting production and distribution; functions and operations of business; the relationship of money and credit to the exchange of goods and services; the impact of the gross national product and consumer demands on each other; and the application of basic economic principles in the world of business.

Practical experiences in the school and community teach students to manage their personal resources and those of others with integrity, resourcefulness and responsibility.

Example A—Knowledge

List ways that your needs and wants affect what you buy (e.g., the need for transportation leads to purchase of a car)

1. _____

_____

2. _____

_____

3. _____

_____

4. _____

_____

5. _____

_____

Suggested Answers for Example A—Knowledge

1. need food so buy food
2. need clothing so buy it for protection and adornment
3. need shelter so rent or buy an apartment or house
4. want entertainment so buy a T.V. or go to a movie
5. want comfort so air condition and heat house and car

Example B–Knowledge

List four types of consumer credit available to individuals and tell one advantage and one disadvantage of each.

1. _____

   Advantage _____

   _____

   Disadvantage _____

   _____

2. _____

   Advantage _____

   _____

   Disadvantage _____

   _____

3. _____

   Advantage _____

   _____

   Disadvantage _____

   _____

4. _____

   Advantage _____

   _____

   Disadvantage _____

   _____

Suggested Answers to Example B–Knowledge

1. Bank loan–lower interest; harder to get
2. Department stores' credit cards–easy to make large purchases; tendency to overuse
3. Loan company–easier to get; higher interest
4. Bank credit card–widely acceptable; highest interest
5. Credit union–lower interest; need to be a member

Example C—Computation Skills

Joe and Kay are buying a sofa selling for $400.00. When they shopped for credit, they found the following terms available to them.

A. Bank credit card
B. Bank loan
C. Department store credit card
D. Loan company

Determine the most economical terms that they can get in order to buy the sofa on credit.

A. $39.33 × 12 months
B. $37.33 × 12 months
C. $28.22 × 18 months
D. $26.66 × 24 months

Answers to Example C—Mathematics Skills

A. $472.00 total cost and $72.00 finance charge
B. $448.00 total cost and $48.00 finance charge
C. $508.00 total cost and $108.00 finance charge
D. $640.00 total cost and $240.00 finance charge

Obviously, answer B is the most economical choice. However, these terms may not be the ones chosen. Students may be asked to calculate the various interest rates.

Language Arts

Through language arts, individuals learn to communicate and receive information used to plan, make and evaluate consumer decisions. This information may appear in tables, graphs and charts or on the labels of products. Consumers' education should also encourage the development of oral expression which can be used to carry out a business transaction.

Example D—Knowledge

List ten purchases which you made last month. Determine how you could have received information about the item purchased.

	Purchase	How Information Received
1.	_____	_____
2.	_____	_____
3.	_____	_____
4.	_____	_____
5.	_____	_____
6.	_____	_____
7.	_____	_____
8.	_____	_____
9.	_____	_____
10.	_____	_____

Example E—Decision-Making

Select a food product which you purchase frequently. Describe the ways in which the label may help you determine which product to purchase.

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

Suggested Answer to Example E—Decision-Making: By reading a food product label, the consumer will be able to identify the ingredients, noting what has been added to the basic food product. The consumer will also be able to compare it with other brands of the same type food. This comparison can be extended to a unit cost comparison with foods packaged different ways. The consumer may compare frozen peas to canned peas and then to fresh peas, in terms of which is the most economical and most nutritious alternative.

Generalization #3

A consumer is one who uses the goods and services produced by others to satisfy needs and wants. A budget is a plan for the satisfaction of these needs and wants.

Mathematics

Mathematics provides the measurement tools that will be used to make decisions. These tools permit the user to weigh the relative quantitative value of one or more alternative choices. Whether these tools are used to plan and evaluate a hypothetical major business investment or to determine which toothpaste to purchase, they become paramount in most consumer decision-making.

Example A—Skills

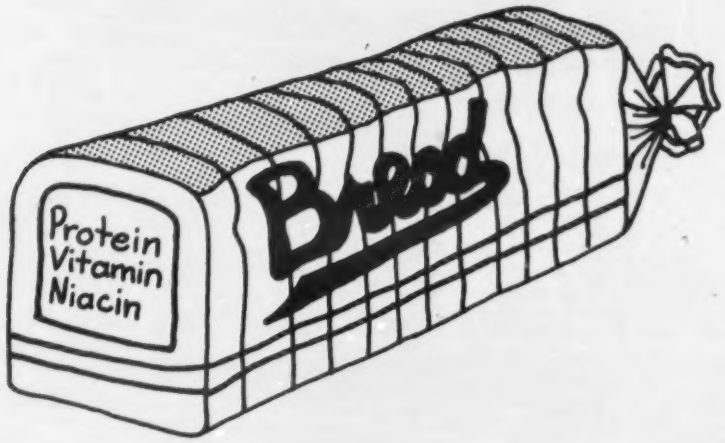
Set up a monthly budget for a teacher with an average monthly net income of $1,000. Be sure to include food, clothing, shelter, transportation and other usual expenditures.

Possible Answer to Example A—Knowledge

Food	$ 300
Rent	250
Utilities	75
Car	150
Clothing	75
Recreation	35
Household furnishings	60
Insurance	30
Savings	25
	$1000

Example B–Skills

You have just purchased a 1934 Rolls Royce with a $10,000 down payment. Compute the total amount to be paid on a $20,000 loan at 9% simple interest over a 10 year period.



Total Interest _____

Total to Pay _____

Example B Answer

$20,000.00 × .09 = $1800.00

$1800.00 × 10 years = $18,000.00

Total Simple Interest = $1800.00

Total to Pay = $21,800

Why may this answer be incorrect?

To aid your thinking, consider the following ideas:

1. Interest is usually paid on descending principle balance.
2. Interest is usually compounded.
3. Often you can pay a bank back sooner and reduce the total amount of interest you must pay.

Example C—Decision-Making

You have been given $10,000 to invest in a business. Briefly describe your plans to use the money. What would you require first? How would you get the rest of the money you need?

Example C—Possible Answer: First secure a license to do business. Then select a location to rent. You probably cannot afford to buy your own building. Secure equipment and/or materials. Hire employees. When you are ready to begin selling, advertise your product in the media or by some other appropriate method. All of the foregoing will cost some or all of that $10,000. If your business has a good chance of success and you are a good risk, you may be able to borrow additional capital.

Generalization #4

Because resources are limited and many nonrenewable, the quality of the environment is constantly changing.

Science

Science has been instrumental in making students aware of engineering and mechanical principles, and the sources of energy.

Science has also provided mankind with the basic research necessary for the development of a myriad of new products. The biological sciences focus on the functions of organisms, particularly humans, and how they survive. The sciences also help students gain information about the effects of consumer and producer on the use of natural resources.

Example A—Knowledge

Describe the scientific factors which help explain the differences in wheat production between the U.S. and India. What is the relationship between the price of bread and a drought in the midwest?

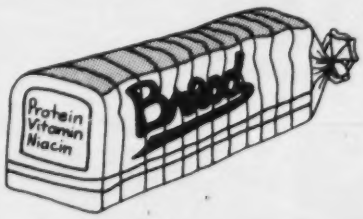
Example B—Knowledge

Federal regulations require a statement of food ingredients on all food products. The labels of two breads are given:

Bread #1

NUTRITION INFORMATION

			Percentage of U.S. Recommended Daily Allowances (U.S. RDA)
Serving Size	1 ounce (Approx. 1 slice)	Protein	4%
Servings per Pkg.	16	Vitamin A	*
Calories	50	Vitamin C	*
Protein	3 grams	Thiamine	24%
Fat	1 gram	Riboflavin	12%
Carbohydrate	10 grams	Niacin	6%
Cholesterol	0	Calcium	2%
0 milligrams cholesterol per 100 grams of bread		Iron	2%
		*contains less than 2% of the U.S. RDA of these nutrients	



Bread #2

NUTRITION INFORMATION

Serving Size	2 ounces (Approx. 2 slices)	Protein	8%
Servings per Package	8	Vitamin A	0
Calories	100	Vitamin C	0
Protein	5 grams	Thiamine	15%
Carbohydrates	19 grams	Riboflavin	8%
Fat	1 gram	Niacin	10%
Cholesterol	below 5 mill.	Calcium	10%
		Iron	10%

Which bread is better for a person watching calories?
Which bread is the most nutritive?
Which bread is the best for a cholesterol watcher?
Which is the "best" bread?

Answer to Example B—Skills: There is probably no *one* correct answer to any of these questions.

Example C—Skills

You have to choose between the breads listed in Example B. What further information do you need and when might you obtain it?

1. _____
2. _____
3. _____

Example D—Decision-Making

You have been made national chairperson of the Sierra Club. What would you have your organization do, consistent with consumers' education content, to encourage better use of environmental resources? List steps that might be taken.

Generalization #5

Advertising provides information and influences spending decisions by creating or expanding wants.

Language Arts

The language arts help provide students with the skills to evaluate the meaning of oral and written communication. These skills are particularly useful to evaluate advertisements.

Example A—Knowledge

List some consumer protection agencies, either federal, state, or local, or privately operated for public benefit.

1. _____
2. _____
3. _____
4. _____
5. _____

Example A—Knowledge; some possible answers

1. Better Business Bureau
2. Federal Trade Commission
3. Consumer Product Safety Commission
4. Consumers' Union
5. Food and Drug Administration
6. Any local agencies serving your community
7. State Attorney General or Office of Consumer Services

Example B–Skills

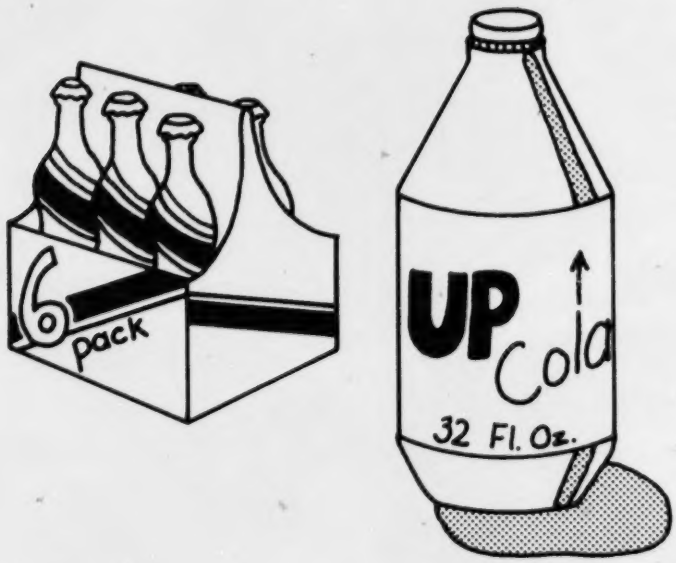
Examine the illustration on the preceding page. To what senses does the ad appeal? What does the ad imply about the quantity of the product? the quality?

Generalization #6

Standard units of money and measurement facilitate the exchange of goods and services (i.e., weights, distances, volumes, American dollar, etc.). Being able to use them assists in wise consumer decisions.

Mathematics

Example A—Skills



The following soft-drink prices for a popular beverage were seen on the counter of a local supermarket.

A.	Quart bottle	$0.39
B.	6-6½ oz. bottles	$0.67
C.	6-12 oz. bottles	$1.49
D.	6 pak, 12 oz.	$1.67

Which is the best buy in terms of price per ounce?

Answer for Example A—Knowledge: A—.0122 per oz. All responses assume that the consumer wants an ample quantity of the beverage.

Example B—Skills

The following is a page from a checkbook. Your task is to use fictitious names and amounts to keep an accurate running account of your balance; make two deposits; assume a $5.00 service charge for an overdraft; OR use the list of entries at the bottom of the page and compute the final balance.

BALANCE

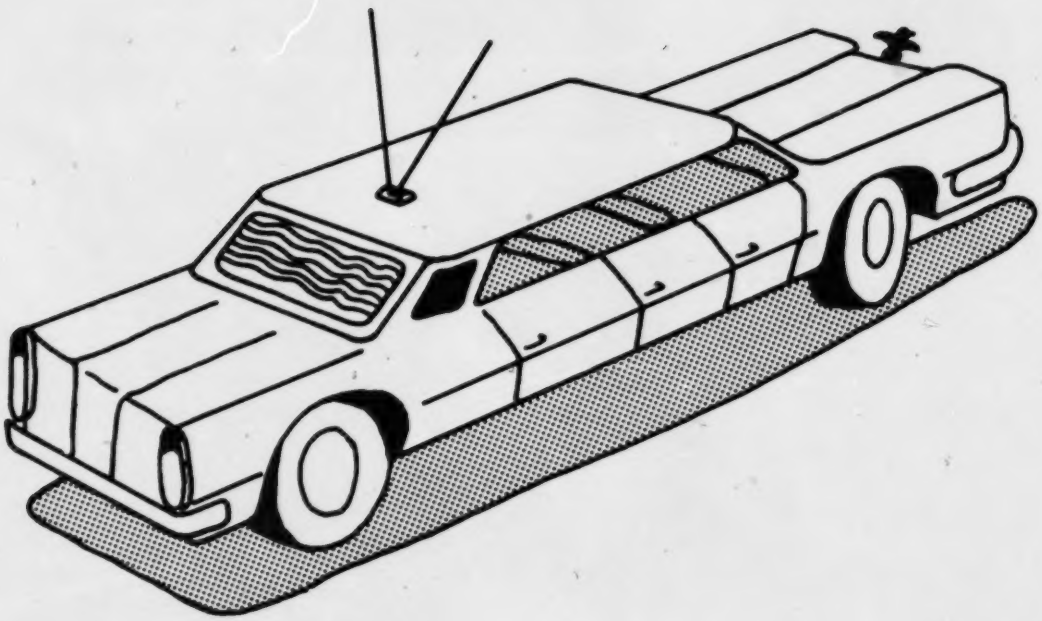
Check No.	Date	Check Issued to	Amount of Check		✓	Date of Dep.	Amount of Dep.		479	63

Answer for Example B—Skills

Start with Balance of $479.63 and:
Enter Check No. 153, Mar. 1, for $150.00 to Sunny Village Apartments
Deposit March 1 of $225.00
Check No. 158 March 2 for $85.00 to Smitty's Motors
Check No. 155 March 2 for $60.29 to Electric Company
Check No. 154 March 7 for $25.52 to Graham Telephone Company
Check No. 157 March 10 for $14.50 to Prude Insurance Company
Deposit March 15 of $225.00
Check No. 156 March 16 for $45.20 to Jones Market
What is the final balance on March 16th? ($549.12)

Example C—Values

1. (Advertisement) The beautiful new Fadilac has curtains in the rear window, 6 doors, a phone, and all the extras. Show everyone that you have made it!

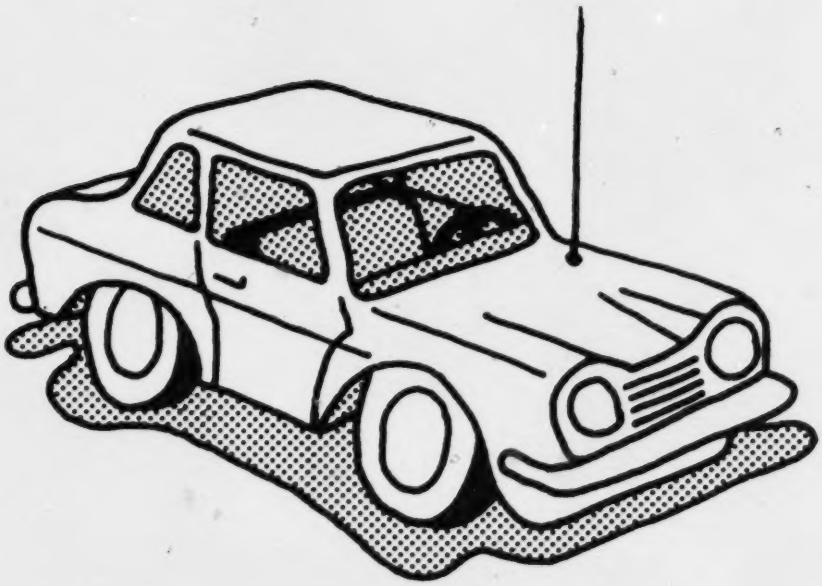


What type of people is this ad appealing to?

What does it imply about the cost of the car?

Does it promote any quality aspects of the car?

2. (Advertisement) You can really save gas with this little buggy; 62 mpg in the country and 50 mpg in the city. Save money and energy and buy a new Tatsun. Only $3,200.00 now at your dealer. PLUS a $200 rebate if you buy now.



What would you sacrifice if you bought the Fadilac? The Tatsun?

Which purchase might reflect the greater concern for others?

Which purchase would be the "best" buy?

Business

Example C—Preferences and Values

List a few problems a customer might encounter at a grocery store.

1. _____
2. _____
3. _____
4. _____

Example C—Preferences and Values; suggested answers:

1. overcharged
2. undercharged
3. short-changed
4. broken bottle (by customer)
5. short-weighed
6. spoiled food

When one of these problems occurs, how do you feel? What action would you take in each problem you listed?

_____

_____

_____

_____

_____

_____

_____

_____

Try These Exercises

1. Which of the following should be most important to an instructor of Consumers' Education?
   a. Knows most facts related to Consumers' Education
   b. Recognizes the lack of importance of values in Consumer Education issues
   c. Recognizes the essence of the multi-disciplinary approach
   d. Is aware that mastering consumer facts is more important than learning how to make wise consumer decisions.

2. Consumers' Education should be exclusively fitted into which of the following disciplines?
   a. Home Economics
   b. Mathematics
   c. Social Studies
   d. Business Education
   e. None of the above

3. In which of the following is a good source for finding Consumers' Education instructional materials?
   a. a textbook
   b. your students
   c. newspapers and magazines
   d. all of the above

4. The most logical sequence of the following is:
   a. Decision-making, values, skills, knowledge
   b. Skills, decision-making, values, knowledge
   c. Knowledge, decision-making, values, skills
   d. Knowledge, skills, values, decision-making

5. The most important skill that a competent consumer should acquire is how to:
   a. make informed choices
   b. read newspaper advertising
   c. use department store catalogs
   d. seek redress from grievances

Answers: 1-c; 2-e; 3-d; 4-d; 5-a

SUGGESTED GROUP ACTIVITY 1

How to Find Your Own Key Concepts
From Outside Sources

In a group of 5 persons representing different subject areas identify 10 consumer problems or interests which are now in the news. (T.V., radio, papers, local gossip, etc.) List them here. **Note:** The instructor may want to provide copies of newspapers and magazines as sources of information.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

1. Allow each person to develop an instructional activity focusing on one of the problems. (Newspapers and magazines can serve as reading material.)

2. Key some activities, developed above, to the texts or resources already in the classroom. Include instruction in topics such as advertising, banking, budgeting, credit, government agencies, warranties, home and apartment rentals and ownership, insurance, law, medicine, motor vehicles, professional services, savings, securities and taxes.

3. Look through curriculum guides for your discipline to find objectives that are oriented toward consumers' education.

SUGGESTED GROUP ACTIVITY 2

Implementing a Multi-Disciplinary Approach to Consumers' Education

I. Plan a convenient time to meet with a team consisting of members of different disciplines.

II. Develop a concept sequence and activities according to the requirements of each discipline (also see Module #2).

III. Brainstorm ways to implement it.

IV. Pick responsibilities for specific duties. Assume the responsibilities that are appropriate in the development of a published product, specifically a multi-disciplinary teachers' guide for consumers' education.

_____ chief editor
_____ writers and rewriters
_____ layout
_____ proof readers
_____ collators
_____ distributors
_____ editors
_____ illustrator
_____ printers
_____ machine operators
_____ staplers
_____ other

V. Design criteria for evaluating the progress of each task.

VI. Publish document.